

In re:
John D. Knutilla
Jane Colby Knutilla
Debtor(s)

Case No. 15-16220-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 11, 2020

User: Adminstra
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ John D. Knutilla, Jane Colby Knutilla, 3411 W. Fairview Street, Allentown, PA 18104-5922
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13649461	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13662622	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13661211	+ PNC Bank /Boston Portfolio Advisors, BPA as Authorized Agent for PNC Bank, N., 600 Corporate Drive, Suite 502, Ft. Lauderdale, FL 33334-3662
13618462	+ People First Federal Credit Union, Remit Corporation, 36 West Main Street, Bloomsburg, PA 17815-1703
13631067	US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
13671374	+ Wells Fargo Bank, N.A, P.O. Box 45038 MAC Z3057012, Jacksonville, FL 32232-5038

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 12 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2020 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 12 2020 03:14:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13597566	EDI: GMACFS.COM	Dec 12 2020 06:03:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
13602258	EDI: BECKLEE.COM	Dec 12 2020 06:03:00	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13595653	EDI: CAPITALONE.COM	Dec 12 2020 06:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13594388	EDI: DISCOVER.COM	Dec 12 2020 06:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13627885	EDI: JPMORGANCHASE	Dec 12 2020 06:03:00	JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219
13626189	EDI: PRA.COM	Dec 12 2020 06:03:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13602721	+ EDI: DRIV.COM	Dec 12 2020 06:03:00	Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

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13670194 + EDI: WFFC.COM

Dec 12 2020 06:03:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

13622517 EDI: ECAST.COM

Dec 12 2020 06:03:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13661946	*	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13622518	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2020 at the address(es) listed below:

Name	Email Address
DAVID B. SCHWARTZ	on behalf of Joint Debtor Jane Colby Knutla david@dbseq.com DBSchwartzesq@aol.com
DAVID B. SCHWARTZ	on behalf of Debtor John D. Knutla david@dbseq.com DBSchwartzesq@aol.com
JOSHUA I. GOLDMAN	on behalf of Creditor JPMorgan Chase Bank National Association Josh.Goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, klittle@logs.com;logsecf@logs.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
REGINA COHEN	on behalf of Creditor Ally Financial rcohen@lavin-law.com ksweeney@lavin-law.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 10

Information to identify the case:

Debtor 1	<u>John D. Knutilla</u>	Social Security number or ITIN	xxx-xx-4276
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jane Colby Knutilla</u>	Social Security number or ITIN	xxx-xx-9422
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-16220-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John D. Knutilla
aka John David Knutilla, aka John Knutilla

Jane Colby Knutilla
aka Jane Colby, aka Jane C. Knutilla, aka Jane Knutilla

12/11/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.